SOCIAL SECURITY SYSTEMS IN THE MEMBER STATES OF THE EUROPEAN UNION

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ABSTRACT

The paper entitled "Social security systems in the Member States of the European Union" addresses the issue of social security, which is "all legal regulations to ensure social security at the level of individual, social group or total population, and to protect disadvantaged people or marginalized " (Ţiclea and Georgescu, 2013, p.15). Its purpose is to counteract the consequences of various events, generally qualified as social risks. This is clear from important international documents, including Convention No 102/1952 of the International Labor Organization, which uses the expression "social security" and specifies its contents. In the view of the International Labor Organization, "since the state is an association of citizens that exists to ensure their general well-being, the promotion of social security is the state's own attribute."

Social security aims to protect individuals from risks and unforeseen situations in social life. It is considered to be a guarantee against psychological risks (illness, maternity, disability, death, old age) and occupational risks (accidents at work and occupational diseases).

Social security is associated with a list of events that, despite a particular variety, have common characteristics, they are in fact social risks, ie risks likely to reduce or suppress the earning capacity of people (primarily employees).

There are certain events that prevent a person from earning a normal income from a professional activity. From this point of view, social risks can be physical risks and economic risks. There are risks of occupational origin such as an accident at work or an occupational disease that lead to temporary or permanent inability to work. There are also risks of extra-professional origin such as illness, disability, old age, death, widowhood.

Economic risks are generated by situations in which the labor force, without being altered, is impossible to exercise, due to the lack of available jobs. Social security, which occupies a significant place in people's daily lives, often begins before birth (prenatal care) and extends after death (survivor's pension).

Social security requires the existence of a large national compulsory self-help organization which can only be fully effective if it is general in terms of both the people it protects and the risks it covers. Its ideal is for the entire population of a country to be protected against all factors of insecurity. The term social security is used not only in the phrase social security policies but also in that of social security systems. These schemes are intended to organize a financial redistribution, ie a drawdown on the one hand and a distribution of funds drawn up between the beneficiaries of this redistribution on the other hand. The need for individual and collective security has always existed, which is why the organization of social protection programs has begun to appear in industrialized countries. These were mandatory for certain categories of workers, but over time their field of action was progressively extended to the entire population.

KEYWORDS: *social security, social security system, social insurance, unemployment, social protection, EU member states.*

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1. INTRODUCTION

First of all, it should be mentioned that the notion of social security at European level is considered a fundamental right of the citizen, included in the category of human rights and enshrined in the Universal Declaration of Human Rights (United Nations, 1948). Thus, Article 22 of this Declaration stipulates: “Everyone, as a member of society, has the right to social security; it is entitled that through national effort and international collaboration, taking into account the organization and resources of each country, to achieve the realization of economic, social and cultural rights indispensable for its dignity and the free development of its personality ” (United Nations, 1948, Article 22)
Secondly, any social security system presupposes and encompasses as a whole all the legal provisions related to the social security sector in a certain area, or within a state. The main objectives of social security at European level include ensuring the economic security of citizens, protecting people in the event of risks and social situations such as disability, accidents at work, occupational disease, illness, maternity, unemployment, death benefits, etc. To achieve these objectives, the main means are those specific to the financial sector. The financing system depends on the state depending on the national specifics.

2. MANUSCRIPT

At the level of the European Union it is specified that “the way in which the medical and social insurance systems are organized is very different from one country to another. Each EU country has its own laws that set out: the benefits you are entitled to, their amount and duration and the periods of work required to be eligible for unemployment benefits, the rules for calculating benefits and the maximum duration of unemployment. However, there is a European Union regulation on the coordination of social security systems “Regulation no. 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems ” (Eur-Lex, 2004). This is not the first to have this goal, the desire to coordinate social security systems being implemented in 1971 by Regulation (EEC) no. 1408/71 of the Council (European Union Council, 2014). Such regulations have "made it possible to guarantee equal treatment for all workers in the Member States and the right to social security benefits, regardless of where they work or where they reside".
The above Regulation applies not only to residents but also to "nationals of one of the Member States, stateless persons and refugees who are resident in a Member State and who are or have been subject to the legislation of one or more Member States, and family members and their descendants ”. The Regulation - Regulation (EC) no. Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems, Article 2- also includes among its subjects "descendants of persons who have been subject to the legislation of one or more Member States, regardless of the nationality of such persons, if their descendants are nationals of a Member State or stateless persons or refugees who are resident in one of the Member States (Eur-Lex, 2004).
Article 3 of the Regulation sets out the sectors it covers; 'This Regulation shall apply to all legislation relating to the branches of social security concerning:
(a) sickness benefits;
(b) maternity and paternity benefits;
(c) invalidity benefits;
(d) old-age benefits;
(e) survivor benefits;
(f) benefits in the event of accidents at work and occupational diseases.
g) death benefits;

(h) unemployment benefits;

(i) pre-retirement benefits;

(j) family benefits. " .

An interesting reference is made in Article 8 (1), namely 'within its scope, this Regulation replaces any applicable social security convention between Member States. However, certain provisions of social security conventions made by Member States before the date of application of this Regulation shall continue to apply in so far as they are more favorable to their beneficiaries or if they are the result of special historical circumstances; and they have a limited effect in time ” (Eur-Lex, 2004).

In the report entitled “Coordination of Social Security Systems in the European Union: Explanatory Report on Regulation (EC) no. 883/2004 and its implementing Regulation (EC) no. 987/2009 ”clarifies this statement:“ EU provisions on social security coordination do not replace national social security systems with single European legislation (International Labour Organization, 2010). From a political point of view, such harmonization is not possible because the social security systems of the Member States are the result of long traditions deeply rooted in national culture. EU provisions provide for coordination, rather than harmonization of national social security systems. Each Member State is free to decide who can be insured under its legislation, what benefits are provided and under what conditions, how these benefits are calculated and what contributions are to be paid" (International Labour Organization, 2010).

Another document applicable to the European region (but independent of the European Union only from the point of view of the institutional framework) which has as its subject social protection and implicitly the social security system is the European Social Charter (Council of Europe, 1961). This is a 1961 Council of Europe agreement on fundamental freedoms and human rights in European countries (Council of Europe, 1961). This document should also be taken into account, as a large part of the member states of the Council of Europe are also members of the European Union. The Council of Europe sought to apply minimum standards for social security through the European Code of Social Security (International Labour Organization, 1964). It is more of a tool that emphasizes key features and argues for the right to social security. According to the document, through Article 12, Member States agree to:

- “create a social security system;
- maintaining it at least at the level required for European ratification Social Security Code / ILO Convention 102;
- to increase it progressively to a higher level ” (International Labour Organization, 1964)

Taking into account this general context, we will focus on the analysis of the different social security systems within the European Union.

In the selected case studies, the reported data are presented on the basis of the laws and regulations in force or on the basis of information available in open sources or from certain specialized papers consulted. The documentation for each state analyzed took into account the type of system, the organization of social protection, the financing system and contribution rates, as well as demographic statistics and the legislative structure.

The social security issues of the EU Member States are national / internal and will not refer to certain international social security agreements that may be in force between two or more countries. In a few cases, agreements may change the coverage, contributions and benefit provisions of national laws.

The specific terminology may be different from national concepts in certain situations, the current approach trying to adapt as needed, or to explain the particularities of each social security system.

The social security system in each state will have a general template, which will follow the five branches of social security:

• old age, disabilities and descendants;
• illness and maternity;
• work injury;
• unemployment;

• family allowances / social assistance (International Labour Organization, 1964).

Of course, it should be noted that this sketch cannot be followed ad literam because each state groups the subjects of these branches differently. This will be emphasized.

Similarly, the analysis will include the national context of the state where necessary, through legislation and strategic documents on the social security system, internal policies and programs introduced and social assistance and integration institutions. These statements will be made in order to understand the evolution and current position of the system (for example in the case of Croatia, a state with a tumultuous past). In some cases, where information has been available, initiatives aimed at improving the social security system are also presented. In certain situations, certain common practices in the analyzed states are highlighted and the mode of action and functioning of some key institutions and organizations is highlighted, in order to signal the efforts undertaken in certain directions, especially to obtain social welfare.

3. THE AUSTRIAN SOCIAL SECURITY SYSTEM

The first law on social security in Austria dates from 1906, and mainly covered the pension system. It was officially implemented in 1909. In 1938, projects are developed regarding the insurance system, which are implemented in 1939. Currently, the 1955 law on social insurance works, implemented in 1956; the 1978 law on the self-employed, implemented in 1979; the 1978 law on farmers, the 1978 law on professional occupations. Since 2005, the law on pension harmonization also enters into force. An important note is the 1955 law that applies to policyholders aged 50 or over. The 2004 law, which aimed to harmonize the various special systems, applies to younger insured persons (European Commission, 2020).

Austria offers a comprehensive system of protection and social assistance. The network operates on two levels. First, "social security includes sickness insurance, accident insurance (accidents at work and occupational diseases), pension insurance and unemployment insurance". Secondly, there are public assistance benefits, provided by federal, provincial and municipal authorities to needy citizens, which are not covered by the insurance system (European Commission, 2020).

Austrian social protection systems can be structured as follows:

1. Social insurance: which mainly includes insurance for social pensions, health and accidents at work;
2. Unemployment insurance: covers unemployment benefits, unemployment assistance and focuses on active labor market policies;
3. Universal plans: family allowance and tax credit for children, childcare allowance, long-term care system;
4. Means-related benefits: mainly include minimum income levels under the pension insurance scheme (equalization supplements), unemployment benefit under unemployment insurance, minimum income scheme tested by means (social assistance until 2010) and grants for pupils and students:
5. Social protection of civil servants (insured civil servants subject to special legislation on pensions):
6. Social compensation systems: mainly for war victims, military service;
7. Protection under labor law: e.g. continuous payment of salaries in case of illness;
8. Occupational pension schemes;
9. Social services (European Commission, 2020).

Broadly presented, the Austrian social security system is characterized by a mixture of centralized systems and decentralized elements. Benefits granted under social security law - which are the responsibility of the central government - predominate, as do certain benefits for the entire resident population (universal benefits). Regional authorities (provinces, local authorities, city councils) are responsible for part of the health system, housing, most social services, childcare facilities and minimum income benefits (European Commission, 2020).

The Austrian social security system is based on compulsory insurance contributions, the principle of solidarity and self-government. It is financed mainly from the contributions of employers and employees, according to a payment system (pension insurance, health insurance and accident insurance) (European Commission, 2020).

There are 22 insurers in Austria - 15 who are responsible for health insurance and 7 for general insurance institutions - some of whom are also responsible for two or even all three types of social security. For historical reasons, the system is structured on both a geographical and professional basis (European Commission, 2020).

All insurers belong to the main association of Austrian social security institutions (Hauptverband der österreichischen Sozialversicherungsträger). This umbrella organization is responsible for protecting the general interests of social security and for representing social security institutions in matters of common interest (eg concluding contracts with doctors, hospitals, etc.). It also represents the Austrian social security system in relations with similar organizations abroad and, in an international context, acts as an access point and liaison body in the field of health insurance, accidents and pensions (European Commission, 2020).

Social security institutions are structured according to the area of activity, the occupational groups and / or the region for which they are responsible. The most significant institutions are the Pension Insurance Institution, the nine regional health funds in the individual provinces, the General Insurance Agency for Accidents at Work, the social insurance institutions for the self-employed (for enterprises and farmers) and the Public Insurance Institution (European Commission, 2020).

The management of individual social insurance institutions is carried out through self-governing bodies which are largely composed of representatives of the social partners. These bodies act autonomously within the legal provisions, through which most of the insured's rights are regulated by law. The social security system covers almost the entire working population, except for smaller groups. In addition to the insurance institution for public sector employees, there are also institutions for accidents at work and healthcare at the level of provincial and local authorities (European Commission, 2020).

However, these health institutions are not social security institutions. In addition, in recent years, a large part of the so-called atypical employment relationships have become part of the social security system, either through compulsory contributions and benefits, or optionally.

Austria's social security policy not only makes a key contribution to preventing and avoiding poverty, but also creates the conditions for social cohesion and helps people cope with current processes of social, demographic and economic change. As an automatic stabilizer, social policy not only mitigates the social consequences of the economic crisis, but also aims at economic balancing. By supporting disadvantaged people, so-called social investment policy (such as active labor market policy) leads to more equal opportunities, better conditions for personal development and financial autonomy (Council of the European Union, 2018).

Decisions on social policy are usually based on unitary solutions reached by the statutory interest groups of the Chamber of Labor, the Economic Chamber, the Agricultural Chamber and the Federation of Trade Unions of Austria. The Austrian Federation of Industries also plays a role in the decision-making process (European Commission, 2020)..

The executive committees of social security institutions, the Public Employment Service and other bodies are largely composed of representatives of social partner organizations. Other interest groups, such as the Council of Elderly Citizens, associations of people with disabilities and NGOs working in the social sector, have become increasingly influential in recent years. Experts from a wide range of specialized fields are also more often involved in the processes of preparing and implementing decisions in the reform committees and other bodies. In addition, the European Union institutions provide impetus for the further development of the social security system (European Commission, 2020)..

4. THE SOCIAL SECURITY SYSTEM IN GERMANY

Social security in Germany is codified on the Sozialgesetzbuch (SGB), or specifically by the "Social Code" which contains 12 main parts, including: unemployment insurance agencies and public employment, health insurance, old-age pension insurance , disability insurance, child support, social assistance (Sozialgesetzbuch, 2020).
According to the official document, “the social code is intended to provide social benefits, including social and educational assistance, for the achievement of social justice and social security. It contributes to ensuring a dignified existence, to creating equal conditions for the free development of the personality, especially for young people, to protect and promote the family, to allow the acquisition of a livelihood through a freely chosen activity and special tasks of life (Sozialgesetzbuch, 2020).
2. The Social Code shall also contribute to the timely and sufficient provision of the social services and facilities necessary for the performance of the tasks referred to in paragraph 1. "
According to the social code, everyone has the right to social security under it: “everyone who is insured under social insurance is entitled to a right based on statutory health insurance, long-term care, accident and old age, including old-age insurance age for farmers, the measures needed to protect, preserve, improve and restore health and effectiveness ”. In addition, “everyone has the right to economic protection in case of illness, maternity, reduced earning capacity and age. The survivors of an insured person also have the right to economic security ” (Sozialgesetzbuch, 2020).
About 90% of the population participates in the German social security system. The German version of the welfare state includes a national pension plan, public health care and health care, unemployment benefits, accident insurance and social assistance (Sozialgesetzbuch, 2020).
The German public benefit system is partly supported by taxes, but mainly by financial contributions deducted from salaries. Employers and employees alike have this monetary burden; it is collected and administered in autonomous funds (Sozialgesetzbuch, 2020).
Following a comprehensive analysis, we can divide social security in Germany into 5 main areas: health insurance, pension system, unemployment insurance, health care insurance and accident insurance (Sozialgesetzbuch, 2020).
Germany has two different social health insurance systems: state insurance and private health insurance. The occupational group (for example, civil servants or freelancers) is subject to other regulations, and the annual income from work determines whether a person is eligible for private health insurance. If the income is below the upper income limit (Jahresarbeitsentgeltgrenze), which is set annually, employees are insured by a legal public health insurance; if it is above this limit, employees can opt for private health insurance (Sozialgesetzbuch, 2020).
The German pension insurance system (Gesetzliche Rentenversicherung, or GRV) is part of the social security system. It mainly serves to insure old-age retirement, but also protects policyholders and their families in the event of a reduction in earning capacity or death, with payments to dependents. It also covers medical and vocational rehabilitation to help employees recover or improve their earning capacity. Contributions to the legal pension insurance system are deducted directly from the gross salary. In general, employers and employees pay equally (Sozialgesetzbuch, 2020).
Pension insurance is structured as follows: "by the German Federal Pension Insurance Institution (Deutsche Rentenversicherung Bund), German regional pension insurance institutions (Regionalträger der Deutschen Rentenversicherung), German Pension Insurance for the Mining, Railway and Maritime Sector (Deutsche Rentenversic Knappschaft-Bahn-See) and the old-age pension funds for farmers (Landwirtschaftliche Alterskassen) ” (Sozialgesetzbuch, 2020).
Compulsory sickness insurance (Gesetzliche Krankenversicherung) is the responsibility of more than 145 insurance companies, some of which operate regionally (eg local health insurance companies, Ortskrankenkassen) and others operate nationally (e.g. for example, most reserve insurance companies, Ersatzkassen) ”. Access to them is available to all, regardless of the occupation that the

members have or the type of contract or employment (we find as an exception the agricultural funds for farmers). Any employee is subject to these mandatory insurances (except for civil servants, military, judges - who have a special regime). An important mention of compulsory sickness insurance is whether “the remuneration exceeds the annual assessment ceiling during a year. In the case of minor salaried activities, special norms apply ” (Sozialgesetzbuch, 2020).

Another branch of the German social security system is compulsory long-term insurance. It is intended for beneficiaries who need special care for a long period of time. Insurance of this type is the responsibility of health insurance companies that have an independent benefit sector in this regard. Any person insured by a sickness insurance house is also automatically insured "against the risk of requiring long-term care in the same house". However, there is also the option of concluding such insurance with private insurers (Sozialgesetzbuch, 2020).

In addition, the German system also includes compulsory accident insurance. "The relevant compulsory accident insurance organizations (Gesetzliche Unfallversicherung) are the accident insurance institutions for the industrial and agricultural sector (Berufsgenossenschaften) and the public accident insurance institutions" (Sozialgesetzbuch, 2020).

Unemployment insurance (Arbeitslosenversicherung) is also part of the German social security legal system. It provides government-paid unemployment benefits to people who are (currently) unemployed, so that they have a secure income in search of a new job. Unemployed people who worked in Germany before becoming unemployed are entitled to unemployment benefits for at least 360 days or 12 months in the last two years. Unemployment insurance contributions are deducted directly from the gross salary. The Federal Employment Agency (Bundesagentur für Arbeit) is the German unemployment insurance administrator. Access to this fund is determined by certain elements that must be met:

1. registration at the institution's office 3 months after the end of the last contract, with a recommendation that this address be provided as soon as possible;
2. filling in the unemployment form and submitting certain documents (Sozialgesetzbuch, 2020).

According to the materials provided by the European Union on social security in Germany, we find the following statements: “in principle, unemployment insurance can be extended voluntarily by submitting an application to the Federal Employment Agency, if the interested party has made the object of the compulsory insurances or benefited from unemployment benefit for 12 months during the period of 24 months prior to the beginning of an independent activity ” (Sozialgesetzbuch, 2020).

The German social security system is very generous in two respects. First, the system has a very high replacement rate, generating net retirement income which is currently about 72% of net retirement income for a worker with a history of earning 45 years and average earnings for life. Secondly, the system has very generous provisions for early retirement, including easy ways to claim invalidity benefits, increasing the number of beneficiaries (Sozialgesetzbuch, 2020).

Healthcare in Germany is accessible to the following categories: '

1. persons carrying out remunerated activities and beneficiaries of vocational training programs, including trainees;
2. pensioners with a sufficient insurance period;
3. the unemployed who receive unemployment insurance benefits;
4. disabled people working in sheltered jobs;
5. persons participating in vocational rehabilitation programs and persons trained for various forms of professional activities in special training institutions for youth assistance (Jugendhilfe);
6. students attending accredited higher education institutions;
7. farmers and their family members who help them in their activity;
8. artists and writers;
9. persons who have no other right to health care services (under certain conditions) ” (Sozialgesetzbuch, 2020).

In Germany, under insurance, if a person becomes unfit for work due to illness, the employer is obliged to insure the salary income, regardless of the weekly or monthly working time. This right, on continued payment of wages (Entgeltfortzahlung), is "available" only if the employment relationship has taken place for at least four weeks without interruption. The salary is offered for only six weeks of incapacity for work, and those who have exceeded this period have “the right to cash sickness benefits (Krankengeld) payable by the health insurance company. The amount of the benefit is 70% of your regular income (Regelentgelt), but cannot exceed 90% of your regular net income ” (Sozialgesetzbuch, 2020).

5. THE SOCIAL SECURITY SYSTEM IN DENMARK, FINLAND AND SWEDEN

5.1. Denmark

According to European reports documenting social security in Denmark, it can be said that the level of social security is high, partly financed by taxes. Employment in the social security system is mandatory in most branches, and the formalities are at a minimum, unemployment insurance being optional. Unemployment insurance is separate from the tax-funded social system, and employee participation in a Danish unemployment fund is voluntary (European Commission, 2013).

The regulatory framework is established by the first laws dating from 1891 (old-age insurance) and 1921 (for disability). The current laws were regulated in 2014, 2017 and 2018 (social services). Social security system is universal and social security.

Social security in Denmark covers the following aspects: “

1. sickness, hospitalization, maternity benefits, daily sickness and maternity allowances and rehabilitation assistance;
2. benefits for work accidents and occupational diseases;
3. allowance for funeral expenses;
4. disability pensions;
5. old-age pensions and supplementary pensions;
6. family benefits. ” (European Commission, 2013).

Anyone interested in staying in Denmark for more than three months or more than six months if they are EU or Nordic citizens must register at the Civil Registry Office, where they receive a CPR number. It is a legal requirement for all residents of the country to have this number. Registration takes place at the office of the Citizen Service of the municipality (kommune) of residence. This number is required to receive health care and social security benefits in Denmark. Eight percent social security contributions are deducted from wages. With regard to migration and foreign nationals, "foreigners who come to Denmark are insured with the social security system as soon as they start working". However, for some benefits there is a requirement for a minimum period of residence (European Commission, 2013).

In Denmark, social security covers not only those employed but also the self-employed.

The pension scheme includes the early retirement pension (invalidity pension) up to the age of 65 and the old-age pension scheme (social pensions). They are administered by the local authorities together with the Ministry of Labor (Beskæftigelsesministeriet) which orders and manages the implementation of the laws in force (European Commission, 2013).

The supplementary pension scheme (Arbejdsmarkedets Tillægspension, ATP) "grants employees who work at least 9 hours a week an increase in their social pension". Partial pensions and early retirement schemes “are transitional systems that link working life and retirement. These are administered by the Ministry of Labor "(European Commission, 2013).

Sickness insurance for the entire population is managed and implicitly financed by regional and local authorities. The responsibility for this type of insurance is under the auspices of the Ministry of Health (Ministeriet for Sundhed og Forebyggelse). Anyone residing in Denmark is required to have sickness insurance (European Commission, 2013).

With regard to general family benefits and other family allowances, they are "administered by the local authorities (within the competence of the Ministry of Taxation (Skatteministeriet)) and the Ministry of Social Affairs and Integration (Social and Employment, Social Affairs). and Inclusion Indenrigsministeriet). Maternity cash benefits are paid by local authorities [(within the competence of the Ministry of Labor (Beskæftigelsesministeriet)] " (European Commission, 2013).
Medical care is provided for all persons residing in Denmark. The benefits covered by healthcare are:
1. treatment by the general practitioner;
2. treatment by a specialist, with a referral from the general practitioner;
3. certain types of dental treatment;
4. psychotherapy, with a referral from a doctor;
5. treatment by a chiropractor;
6. podiatry, for certain groups of patients, with a referral from a doctor;
7. psychotherapy, for certain groups of patients, with a referral from a doctor;
8. drugs;
9. recipe-based nutritional preparations (European Commission, 2013).

5.2. Finland

Social security in Finland is linked to the provisions of the European Union and the principles of social protection are in line with the social security rights applicable throughout Europe. Social security is based on social security contributions received from employers and employees, from the state and from local taxes.
Official documents state that “when a person starts working in Finland he pays contributions to the Finnish social security system and thus earns the right to benefits. In Finland, the right to social security is based primarily on residence in the country. The right is always individual, whether the person is married or not. Entitlement to certain residence-based benefits is conditional on the person working or carrying on an activity, having a business in Finland, for at least 4 months. The percentage of the gross salary of the employee representing the contribution to the social security system is 7% ”. The Social Insurance Institution (KELA - a public institution which enjoys greater autonomy and is subordinate to the parliament) is responsible for the Finnish social security system based on residence, together with the Ministry of Social Affairs and Health (Sosiaali-ja terveysministeriö) (Ministry of Social Affairs and Health, 2013).
People who are subject to the social security system receive "basic pensions (national pensions and guaranteed pension), sickness and maternity benefits and family benefits". Moreover, employees "are entitled to benefits on the basis of their employment situation, such as compulsory income-based pensions and benefits for accidents at work and occupational diseases, as well as on periods of unemployment" (Ministry of Social Affairs and Health, 2013).
The social security system is characterized by the presence of a variety of organizations. A specific feature of the Finnish social security apparatus "is that some aspects of it are managed by private (authorized) insurance companies" (Ministry of Social Affairs and Health, 2013).
Medical services are placed under the responsibility of local authorities. Specially authorized pension insurance companies monitor "income-based pension insurance for private sector employees" (Ministry of Social Affairs and Health, 2013).
Another feature of the Finnish system is that “the Finnish Pension Center (Eläketurvakeskus or ETK) is the coordinating agency for the income-based pension insurance scheme; its responsibilities also include international issues related to insurance and pensions ”. The Financial Supervisory Authority monitors these pension and insurance institutions, and Keva is responsible for the pensions of state employees (Ministry of Social Affairs and Health, 2013).
There are independently a number of institutions for occupational accident and sickness insurance for private sector workers, and the Public Treasury manages public sector employees. At a higher level,

the two are placed under the auspices of the Federation of Accident Insurance Institutions (Ministry of Social Affairs and Health, 2013).
The Institute of Social Insurance is responsible for unemployment insurance and benefits included, such as funds; being in perfect coordination with the unions which are responsible “for the administration of unemployment benefits according to income. Affiliation to these funds is voluntary" (Ministry of Social Affairs and Health, 2013).

5.3.Sweden

In the case of Sweden, social security is concentrated around family benefits, sickness insurance, basic or supplementary pension schemes, early retirement, and, of course, insurance in the event of an accident at work or occupational disease and unemployment insurance. Anyone over the age of 16 who resides in the Kingdom of Sweden has the right to social security, whether or not he or she has Swedish citizenship or nationality. Social insurance in Sweden has many facets, ranging from childcare and childcare to sickness and accident insurance, disability assistance and care for the elderly (European Commission, 2020).
The social security system as a regime of the country is mandatory, except for unemployment insurance. In this state, "the social security system includes home-based insurance, which provides guaranteed minimum benefits and earnings-related benefits, which cover loss of income." This system includes, as mentioned above, all persons residing in or working in Sweden. The residence presupposes that the person concerned is domiciled in Sweden (European Commission, 2020).
The social security system operates “on the principle of national insurance. Thus, the group of protected persons is not established according to a certain social status and no major distinction is made between employees and self-employed persons. People who are self-employed therefore benefit from the social protection of the general system ”. In essence, we note that in this situation, that of Sweden, social security is largely financed by employers' contributions, which receive to some extent considerable government funding, especially the basic pension scheme. The budget for these benefits is financed by taxes. Many employers supplement these contributions with payments based on professional agreements with their employees. Individual employees can also provide themselves with private insurance. Thus, all employers in Sweden pay legal social security contributions on behalf of their employees, consisting of taxes on pensions, health insurance and other social benefits. These contributions amount to 31.42 percent of gross salary. Employers' contributions are paid to any employee or contractor who has earned SEK 1 000 or more during the year. Employees contribute 7% of their salaries to the pension system through the general pension commission. This contribution is included in income tax and is deducted by the employer together with the preliminary income tax (European Commission, 2020).
As of January 1, 199, a new old-age pension system has been implemented, along with a number of special provisions.
The pension is determined in Sweden on the basis of lifetime earnings: "any amount for which tax has been paid up to a certain ceiling will be taken into account when determining the pension". In this way, the pension is not only correlated to the salary obtained, but also based on "unemployment insurance fund, sickness allowance and allowance for parents, as well as for periods of parental leave, studying or performing military service." Thus, the way it is calculated determines three types of pensions: an income-related pension, a pension classified as a "premium" (supplementary scheme based on the capitalization of the pension) and, in certain situations, a guaranteed pension. The basic pension varies depending on seniority, the extent of earnings, the time of business, but also the premises of the Swedish economy (European Commission, 2020).
According to the available documents and the existing public information, “an upper limit and a lower limit for the taxable income for the purpose of calculating the pension are charged. The basis is the reporting threshold, ie 42.3% of the amount of the price base or SEK 18 612 (EUR 2 136). For incomes above this threshold, pension rights are calculated from the first crown. The ceiling is 7.5

times the amount depending on income or SEK 409,500 (EUR 46,991) ” (European Commission, 2020).
As for the "premium" pension, it represents "2.5% of the earnings taken into account in the pension, and can be invested according to personal choice. The evolution of these funds affects the level of the pension ” (European Commission, 2020).
Guaranteed pension is a formula designed for "people with low or no income". A person who lives in Sweden for a period of three years becomes the subject of this type of pension, starting at the age of 65 (European Commission, 2020).
In order to benefit from a guaranteed pension with full funds, a period of 40 years is required. We conclude that it is based on residence in Sweden and "does not distinguish between employees and the self-employed, ensuring a minimum pension for people who have not worked hard enough to receive an adequate income-based pension" (European Commission, 2020).
Social security and the system created by it (except for unemployment benefits and study income) are the responsibility of the Ministry of Health and Social Affairs (Socialdepartementet). The purpose of this ministry is to promote people's health, but also to ensure the sick. His concerns include ensuring financial security for the sick or elderly or those with young children. Providing care for people with social difficulties, people with disabilities and the elderly is also included in its competence. The activity of the Ministry also includes ensuring and respecting the rights of persons with disabilities and issues related to the pension system (European Commission, 2020).
The social security system covers: sickness and parental insurance (sjuk- och föräldraförsäkring), old-age pension (ålderspension), survivor's pension (efterlevandepension), sickness compensation (sjukersättning) and activity compensation (aktivitetst against accidents at work (arbetsskadeförsäkring) ” (European Commission, 2020).
The Ministry of Health and Social Affairs is the coordinator of social assistance, although this, in the case of Sweden, is not part of the social security system and is not integrated into the social security chapter. Social assistance is the attribute of the National Council for Health and Social Protection (Socialstyrelsen): "the local administration of social assistance, including care and services for children and families, care for the elderly and disabled, is the responsibility of municipalities" (European Commission, 2020).
In addition to the Ministry of Health and Social Affairs, social security is the responsibility of the Swedish Social Insurance Agency (Försäkringskassan). This category does not include old-age pensions and survivors' pensions, which are the responsibility of the Swedish Pension Agency (Pensionsmyndigheten). As far as healthcare is concerned, it is managed by the councils of the counties or regions (or municipalities), which exercise their function of fixing the amount of taxes levied (European Commission, 2020).
Unemployment insurance (which has two parts) is placed is the responsibility of the Ministry of Labor (Arbetsmarknadsdepartementet). Unemployment insurance consists of a basic insurance that "covers people at least 20 years old who are not optionally insured" and an optional insurance calculated on the basis of personal income, which is at the discretion of the persons concerned (European Commission, 2020).

6. ROMANIA

The Ministry of Labor, Family and Social Protection is the state body responsible for implementing certain provisions in the field of labor, family, equal opportunities and social protection. As with other EU Member States (eg Belgium, Finland, Sweden), health is managed by the Ministry of Health (Ministry of Labour, 2014).
The pensions are administered by an autonomous body of the National House of Public Pensions, being also responsible for the insurances regarding work accidents and occupational diseases. "The Ministry of National Defense, the Ministry of Administration and Interior and the Romanian Intelligence Service administer and operate, through separate pension funds, the public pension

system and, directly, the insurance schemes for accidents at work and occupational diseases, sickness benefits in cash, maternity / paternity benefits and family benefits, in terms of defense, public order and national security personnel ”. As we can see, this is a peculiarity of the Romanian social security system (Ministry of Labour, 2014).

There are also autonomous public institutions, such as the National Agency for Employment, which is responsible for unemployment insurance, and the National Health Insurance House.

In Romania, there are also private institutions with social security competencies such as the Lawyers' Insurance House and pension companies that manage private pensions. Of course, this category also includes NGOs (non-governmental organizations) that work through associations and foundations in the field of social assistance. They can fall into any of the following categories: "religious organizations established by churches recognized by law, natural persons authorized under the conditions established by law, offices of associations and international foundations recognized under the conditions provided by law, economic agents (enterprises) under the conditions special recognized by law ” (Ministry of Labour, 2014).

In essence, we find that the main person responsible for social security is the state, the participation of independent or private bodies being almost insignificant. The efficiency of the system and implicitly the increase of the quality of the services, through the rational use of the resources, could be achieved by reducing the fragmentation of the social initiatives administered by institutions between which there is no interoperability and coordinated action. Moreover, the expansion of the capacities of the institutions, through subordinated structures of autonomous character could lead to the optimal management of the phenomena specific to the sphere of social security, on all its branches (Ministry of Labour, 2014).

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